



FEDERAL RESERVE SYSTEM

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Notice of Proposals to Engage in or to Acquire Companies Engaged in Permissible Nonbanking Activities

The companies listed in this notice have given notice under section 4 of the Bank Holding Company Act (12 U.S.C. 1843) (BHC Act) and Regulation Y, (12 CFR Part 225) to engage *de novo*, or to acquire or control voting securities or assets of a company, including the companies listed below, that engages either directly or through a subsidiary or other company, in a nonbanking activity that is listed in § 225.28 of Regulation Y (12 CFR 225.28) or that the Board has determined by Order to be closely related to banking and permissible for bank holding companies. Unless otherwise noted, these activities will be conducted throughout the United States.

Each notice is available for inspection at the Federal Reserve Bank indicated. The notice also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the question whether the proposal complies with the standards of section 4 of the BHC Act.

Unless otherwise noted, comments regarding the applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than December 13, 2013.

A. Federal Reserve Bank of Dallas (E. Ann Worthy, Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. Cistern, LLC and Flatonina Investments, LLC, both in Houston, Texas; to acquire Kovar, LLC, and indirectly acquire Envoy Mortgage, Ltd, both in Houston, Texas, and thereby engage in activities related to extending credit, and servicing loans, pursuant to sections 225.28(b)(1) and (b)(2)(i) through (b)(2)(viii) of Regulation Y.

Board of Governors of the Federal Reserve System, November 22, 2013.

Michael J. Lewandowski,
Associate Secretary of the Board.
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